



EXECUTIVE HEALTH

PROGRAM

Fees and Insurance

General Information

When billing insurance companies and employer sponsored health plans, it is difficult to predict what insurance benefits will be paid. Also, if Mayo Clinic is not an in-network provider within your plan's network, your responsibility may be substantial. Please check with your employer, insurance agent or other appropriate party and inquire if a wellness or screening physical examination is payable under your insurance coverage before coming to Mayo Clinic in Arizona.

It is very important that you know your insurance benefits.

Many companies only provide "Usual, Customary, and Reasonable" (UCR) coverage. Since UCR allowances may differ greatly among insurance plans, the amount your insurance company reimburses may not cover full Mayo Clinic charges. Inquiries regarding insurance may be directed to Patient Accounts at 480-301-7033 from 8 a.m. to 5 p.m., Monday through Friday.

Deposit Required

If your insurance does not cover wellness (screening) physicals and you would still like to be evaluated in the Executive Health Program at Mayo Clinic in Arizona, ***you will be asked to pay a \$3,000 deposit before your appointment.*** When you schedule your appointment, you will be asked to provide a credit card number, or if you prefer, you may send a check and/or money order payable to Mayo Clinic along with your healthcare questionnaires. Mayo Clinic accepts Visa, MasterCard, American Express and Discover credit cards.

Managed Care, HMO

If you are a member of a health maintenance organization (HMO) or other managed care plan, please check with them to see if Mayo Clinic is an in-network provider and how they would process claims for a wellness/screening physical. If you are enrolled in an HMO, you may need a written authorization from your Primary Care Physician before making an appointment. ***Without prior approval, your HMO will not pay your claims.*** If prior approval is not obtained, you will be required to pay the deposit of \$3,000 ***before your appointment.***

Precertification

Some insurance companies required precertification certain procedures before they are willing to pay for them. Examples of services that may require precertification are: inpatient or invasive procedures, CT scans, MRI scans and colonoscopies. ***It is your responsibility to know the precertification requirements of your health insurance plan.***

Hospital vs. Comprehensive Coverage

Under "insurance carrier definition," Mayo Clinic in Arizona is an outpatient diagnostic clinic, not a hospital. If your insurance policy is one that excludes coverage for outpatient services, your Mayo Clinic charges may be denied.

Deductible and Co-payment

Most insurance policies do not reimburse 100% of your charges for many healthcare services, including an Executive Health examination. Often, you are responsible for payment of the usual deductible and you are expected to pay a percentage of the charges. Please contact your insurance carrier for the specific benefit limitations of your policy.

Medicare

Please note that Medicare does not pay for an Executive Health examination.

International Patients

International patients are required to pay the estimated amount for each procedure listed on the recommended package prior to their appointment.